

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Art Unit: 3694

Examiner: Greene, Daniel Lawson

In Re:           Srihari Kumar et al.  
Case:            P3961  
Serial No.:      09/785,929  
Filed:           02/16/2001  
Subject:         Interactive Bill Payment Center

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**Response F**